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IMPROVING THE ROLE OF AFRICAN WOMEN IN THE INFORMAL SECTOR: EMPLOYMENT-DEVELOPMENT: AFRICAN WOMEN AND THE INFORMAL SECTOR

Introduction

1. African economies, whether open or planned, have a dual character whereby a more or less expanding and heterogeneous "modern" sector exists side by side with a rapidly changing rural sector.

2. The changes in the rural sector is characterized essentially by a process of deterioration of the entire socio-economic and cultural life, in which large numbers of people of both sexes migrate to the cities and other reception centres in Africa.

3. As matter of fact, the major problem faced by both urban and rural population in Africa is that of employment, particularly wage employment. It follows then that in Africa more than in any other underdeveloped society, the problem of employment should be considered in structural terms, in an effort to solve the problems of inequality: the imbalance between the economic zones of the same country, between the distribution of resources among the various sectors and among men and women. This is to say that the traditional characteristics of African economies and the expanding modern and traditional informal sector, express in a latent way, the response of the groups of people concerned, particularly women, to the growing poverty in Africa.

4. In Africa today, the reflection on the problem of employment, particularly employment of women, is hindered by the absence of statistical data on both the formal and informal sectors. The problem posed is not merely the technical difficulties in data collection in Africa, but much more. It is, in fact, the relationship between the State and the economically active population. Wage employment on its part, is recognized, known by both the State and by the society, whereas the informal sector, even when integrated in market activities, remain anonymous, obscure and illegal.

5. It is therefore important to make a distinction between the two concepts, because it is not enough to refine the tools for measuring the employment of women, so as to define the intricacies of it, various factors should be considered such as those defined by F. Bakiki-Talahiti[1]:

- "Data on legalized female activities, mainly wage employment, should be improved, taking into consideration that the best efforts can only yield the tip of the iceberg.

- Data on own-account activities (specific terms used by statisticians) which are not recognized socially, and are considered as underground and clandestine. Not only can qualitative data not be collected using the same methods as in the preceding case, besides, the possible results can neither be compared to the latter nor even be integrated jointly in any analysis. This is because they deal with radically different areas."

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[1] F. Bakiki-Talahiti, in an AFARE report on research on African women: what type of methodology? Dakar, 1983, p. 25.

6. The lack of data on employment, and on female employment makes them anonymous in analyses on production, in income distribution and in the allocation of resources for development. What this points to, in the final analysis, is the absence of an employment policy, namely a policy for human resources utilization.

7. In fact, at present, most African countries are not in a position to instance a coherent, well-structured employment policy. Having an employment policy implies the existence of a wage earning class over a long period of time, accompanied by a variety of fringe benefits, (social benefits, possibilities for forming a trade union, etc).

8. It is, therefore, in a socio-economic environment, characterized almost continuously by an increasing population of young people, harsh climatic conditions, decline in the rate of growth of national economies, unreliable agriculture coupled with increasing dependence on the outside world to ensure survival of the people, and an industrial sector in near stagnation that African women have to constantly double their efforts in order to survive, make a living, provide the livelihood for, care for and educate their children and their families. In the current social context, the traditional system of pre-capitalist mode of production, which requires women and children to be the responsibility of the man, has almost collapsed or functions so inefficiently, because of poverty and unemployment, that women are obliged to resort to wage employment . A large army of female workers is emerging, although these women are still unrecognized on the employment market which is increasingly unable to absorb them.

9. The theoretical thinking on female employment, in France, for example, shows that its development and structure is seen as "the distribution of the female work force between the industrial reserve army and the industrial active army"[2]. It is, however, important to stress in this regard that manpower concentrated in and around the major European cities during the period of industrialization in the eighteenth and nineteenth centuries. In the process of industrialization in Africa, labour force absorption is lagging behind the rate of capital accumulation. This is because the development of the industrial sector demands imported technology, and therefore the unemployed people do not necessarily constitute an industrial reserve among.

10. Moreover, it can also be noted that the global and theoretical analysis of female employment in Africa falls within the scope of under-developed economies, which combine, pre-capitalist and imported capitalist elements. On the other hand, the household or family economy is being penetrated by limited capitalist relationships with the pre-eminence of the former relationships of personal unquestioned domination, which find their rationalization in ideological and religious considerations. Whatever the degree of dislocation in capital accumulation, it is always done at the expense of female employment, paid or unpaid. This is why the response to

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[2] Robert Leparc, "Capitalisme et patriacat à travers l'analyse economique du travail féminin et critique de l'économie politique" No. 11-12. Edition Maspers, septembre, 1973. Paris. p. 23.

the issue of equality of men and women in employment in the underdeveloped countries is evasive, particularly since the process of "capitalization" of an underdeveloped country by means of international capital is different process from that in the industrialized societies, which are motivated by their internal dynamism. The problems of female employment do not become more specific qualitatively and quantitatively, but they regroup those of the other social classes of the social group considered.

11. The lack or paucity of statistics on female employment, the limitations of the significance and scope of the theoretical analysis of female employment should not, however, lead to pessimism or a renunciation of action in support of women both at the collective or individual levels. In this connection, the United Nations have for several years now been trying to sensitize national authorities responsible for development, to the importance of female employment, particularly in the informal sector.

12. It is for this purpose that the International Labour Organization (ILO), on the basis of a liberal concept of human rights, not only continues to be interested in female employment but is making considerable effort to integrate women in development in a practical way[3].

13. On its part, the United Nations Economic Commission for Africa, through its African Training and Research Centre for Women (ATRCW) continues to assist African countries in the implementation of the recommendations of the African Regional Plan, the Mexico World Conference, the Copenhagen Programme of Action, the Lagos Plan of Action and of the forward-looking strategies of Arusha and Nairobi, and in the enhancement of the contribution of female employment to the economic development of African countries.

14. It is in this context that ECA has now been assigned the responsibility to execute a major project on the strengthening of the role of women in the informal sector-production-management.

15. This project which is financed by UNDP is being executed by the following agencies: ECA, OAU, INSTRAW, ILO and UNFPA. UNIFEM and UNDP are providing the funds for the component on CREDIT. The immediate objectives which relate to policies, statistics, training and credit, the main elements of the project as follows:

- To improve the policy framework and strengthen the planning capacity of governmental and non-governmental institutions through increased awareness of policy options and composite strategies aimed at a more effective participation of women in the informal sector;

- To develop appropriate approaches and techniques for statistical data collection and analysis on the participation and working conditions of women in the informal sector in Africa, to assist policy makers;

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[3] Date-Bah, ILO and the Issue of Female Employment in Africa during the United Nations Women's Decade, ILO.

- To identify and disseminate appropriate policy options and strategies for training and technical assistance in support of self-employment, establishment of enterprises and expansion of economic activities, including efficient mechanisms for implementation, for the benefit of informal sector women.

- To identify and develop efficient credit systems for the deprived women in the informal sector.

I. INFORMAL SECTOR VERSUS UNDERGROUND ECONOMY

16. All through the economic history of human societies, informal sector activities have existed under widely varied appellations. However, the informal sector has gained renewed attention since the 1970s, because of the work of researchers, many of whom are engaged by ILO. The concept itself is not new as A. Sauvy[4] points out. The terminologies show the variants of the concept: invisible, clandestine, concealed, independent, industrial, ghost, marginal, informal employment, or again hidden, underground, parallel, secondary, pluralist economy, twilight employment, and informal employment.

17. The Carthaginians brought in wine and materials from Cyrenaica in Egypt and the Romans smuggled slaves by clothing them in white toga to avoid paying the prescribed duties. In France, the period after the battle of Jena in 1806, when Napoleon banned the importation of goods from England, was the peak of contraband activities, claims Sauvy. "A common occurrence", if one dare to say so, was the possession of double papers, one for the English and one for the guards. A whole lot of people at the ports and within the country made some profit out of illicit trade. Even the government itself, did not hesitate, on some occasions, to procure products that were needed for the war[5].

18. In England, informal sector activities are linked with the concepts of "black, cash, concealed, dual, informal, moonlighting, lightening, twilight, underground, hidden, illicit, unofficial, unobserved economy".

19. In Germany, the German miracle owes much to moonlighting; in the U.S.A., it is referred to as "underground economy" or "subterranean economy;" in Sweden, the clandestine economy evades the established system of taxation and controls; in Italy, it is the submerged, underground economy; in Spain, which serves as a transition zone for the clandestine labour force coming from countries in the south and heading towards the north, government officials operate in the parallel economy although it remains hazy, still not well known.

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[4] A. Sauvy "Le Travail Noir" et "L'Economie de Demain-Caman Levy, Paris, 1984, p. 297.

[5] Op. cit. p. 24 and following.

20. In the socialist countries, informal activities take place in the form of side employment, through the "charbonik", black workers. This means that almost everywhere in the world, economic development, more specifically, capital accumulation has been accompanied by a "twilight zone", where informal activities take place. Given the variety of locations where these activities are conducted particularly the various of forms in which they occur, and the process of their development in society, it is difficult for researchers to define the informal sector. Whatever the case, in Africa, compared to the international economy, all forms and variants of informal activities, ranging from trafficking in currency and imported goods to tax fraud can be found within the peripheral economies.

21. African women form the largest majority of operators in the informal sector through their various forms of commercial activities in a wide range of products, both agricultural and industrial products.

22. Women's activities in the informal sector are conducted within two types of enterprises: hidden or semi-enterprises and small and medium-sized hidden enterprises, which sometimes could be made legal either at the individual or at the collective level. It is by this means that female traders of Mali became pioneers in the marketing of Malian mangoes in Senegal. During the mango season, the women rented wagons from the Dakar-Niger Railways and then flooded the Dakar markets with large quantities of mangoes. This activity was taken up by the "Office national des produits du Mali" (ONPM) (the National Bureau for Malian Products). However, the poor functioning of the state enterprise has left a gap for the women, who still operate sporadically in this market. What this means is that apart from the small-scale subsistence activities, the women also engage in large-scale activities, which remain equally informal even after the operators have satisfied the administrative procedures often related to the transportation of their goods. As such, it would probably be appropriate to define the informal sector as a privileged sector for income-generating activities, fragmented, heterogenous or homogenous activities in small and medium-sized enterprises, which are obscure, invisible, but able to support an underground economy, whose resources can be tapped for development. We are deliberately proposing this definition because it encompasses a larger number of activities carried out by women and which are highly significant in terms of development. The definition constitutes a first-stage analysis of the problem of the employment of African women in the informal sector, on the basis of which other definitions could be examined.

23. Consequently, the question that arises is what the possibilities, and conditions of an underground economy in Africa are, and the relations between the subterranean economy and industrialization. In other words, the prospects for economic development in Africa in relation with the informal sector.

24. In the case where a link is established between these two realities, "the subsystem called the informal sector appears to be an essential component of the peripheral industrialization model. It is a kind of subterranean economy which serves as a factor of elasticity and of social integration into a process of development, which cannot be the same as that of the industrial societies. In this sense,

the informal sector is in a functional relationship with the peculiar forms of accumulation in the Third world[6].

II. ACTIVITIES OF WOMEN IN THE INFORMAL SECTOR

25. As already stated above, the activities of informal sector women are many and varied. In the rural area, in addition to agricultural production and market gardening activities, they are also involved in many other handicrafts activities, including dyeing, pot making, weaving, basket making, trading activities, to cite only a few. Trading activities in the rural areas deal mainly with by-products from the processing of agricultural produce as well as manufactured basic goods. These activities are carried out both from home and at simple rural markets and semi-urban or urban markets directly for consumers and sellers[7].

26. In the urban areas, informal sector activities, at present, deal with a much wider range of activities, because of the consumption pattern of urban dwellers and the availability of wider range of products in the cities.

27. Some of the informal sector activities carried out by the women have a high employment-generating capacity, particularly the commercial activities. However, activities in the rural areas have a low productivity, almost to the point of concealing a situation of underemployment and unemployment.

Who are the female operators in the informal sector?

28. Any African woman, no matter who she is, is a potential informal sector operator: peasants as well as female educators, teachers, high-level government officials or wives of diplomats. Although for some women, informal sector activities represent a source of livelihood, for some, they are only a means of "quick" accumulation of substantial resources to meet an urgent need. African women do not only travel to capital cities in Africa to market their goods and to import others, they also go to London, Rome, New York, New Delhi, Jeddah, and Hong Kong in search of industrial goods to sell on the local market.

29. Most of the women are self-employed but it also appears that some are only "messengers" of their spouses or other relatives holding high positions in their countries and who do not wish to be identified.

30. Concerning the level of education and management training as well as the conduct of the commercial activities of the people, it is commonly accepted that the low level of income of informal sector women is the result of their low level of education and knowledge of economics. The success registered by women in Cote d'Ivoire, Benin, Togo, Zaire and Cameroon, to mention a few, contradict the analysis of the issue along these lines.

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[6] Moises Ikonicoff - op. cit p. 238.

[7] Fatoumata Agnes Diarra, "Commercialisation des produits vivriers" dans the Lekie report. ECA-1975.

Problems

36. The problems faced by African women in their informal sector activities may be grouped into two categories:

- Structural problems, inherent in the informal sector, itself; and

- Problems related to the prejudices about the status of women in contemporary African societies.

Status of women and prejudices

37. In all cultural societies, women are the subject of firmly rooted prejudices. African societies are no exception to this rule. The results of this is that African women face many difficulties which derive from mere prejudices rather than from observations based on concrete evidence. These prejudices are of two types: latent prejudices and actualized prejudices:

- The latent prejudices consist of existing stereotypes as a result of which "the human mind operates in a binary manner by attributing to women qualities and weakness, not attributed to men, while qualities and shortcomings not associated with women are attributed to men"[9]d.

- The actualized prejudices relate to stalling attitudes and behaviour which have no other result than to prevent female employment from being profitable, to prevent women from being visible where they should be and at the right time. The disdain shown by planners towards female workers rebounds on the female producers of agricultural produce, whereas a close look at the activities of female peasants points to good judgement, skill, experience and obvious qualities of management and organization[10]. This observation is equally valid for women in other professional categories.

Structural problems

38. There are many structural problems which result in women being left unaccounted for in statistical analysis, in policies and in strategies for the development and promotion of the informal sector, in particular. The main problems are as follows:

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[9] Andre Michel, Non aux stéreotypes vaincre le sexisme dan les livres pour enfants et manuel scolaire? UNESCO 6- Paris. 1986-113 pages, p. 18.

[10] Andre Michel, op. cit, p. 28.

c) Lack of a comprehensive framework and a sustained strategy of women's economic integration

9. The already stated views, policies on human resource utilization in Africa are inadequate. Where they exist, they are of a temporary nature, which means that they seemingly affect the overall employment situation and the informal sector as well. Similarly, laws and regulations hardly correspond to the daily realities of individuals, particularly regarding professional mobility, location of activities, access to means of production, payment of taxes, etc.

d) Lack of appropriate savings and credit systems

10. The difficulties faced by informal sector women in the area of credit are very often overlooked, but only in a most partial manner. In fact, at present, African countries do not have enough credit and savings institutions; the financial network is restrictive, financial institutions are located in many urban areas, and even in the cities there are only a few at the commercial centres. This means that, as a result, there are no facilities to assist African women to familiarize themselves with the financial system no matter where they live. For instance, if one wants to go to the bank, a post-Jacobi remark "making a whole journey". Whereas in the industrialized world, there are as many banks as there are petrol stations because types of trades are found in the same area. Moreover, the sessions where informal commercial activities are interwoven are often far away from the financial institutions, not only from the administrative point of view but also from the spatial perspective. Nothing or very little in the daily order of things encourages financial organizations and savings. Whereas it would have been more profitable to adapt special and flexible credit network for families, accompanied by subsidies, to facilitate the loan insurance systems. The policy of encouraging savings mobilization would also be possible.

e) Measures for promotion of the volume of household savings and the overall rate of domestic savings. This implies the adoption of other complementary measures to sensitize households to existing links between savings, consumption patterns.

f) Transfer an increasingly large proportion of cash holdings into institutional circuits.

11. Furthermore, since each society most often has a credit and savings system, detailed studies should be undertaken on these issues in order to define means of assisting individuals to finance the expenditures incurred in the running of their enterprises, within their own localities.

Absence of sustained support programmes for women

12. The level of training and of the role of most female informal sector operators both in the local and in foreign languages is so low that they training in and introduction to management techniques. The level of resources allocated to research and educational aids for women remains limited to ensure suited to the living conditions of the women concerned. In fact, it is not such a programme to be

effective, it is necessary first of all, for planners to be conversant with the commercial and financial system of the informal sector women, and then find ways of improving it. Any other approach which ignores the primary importance of the mental capacities of African women and substitutes anything else for it will only have limited success.

Lack of support structures for informal sector women

42. Informal sector women, particularly street sellers, need support structures in the form of sheds with stalls where they can sell their goods. Apart from well-equipped city markets, always with limited space, the Municipal authorities do not take the trouble to provide the facilities that informal sector women need. From time to time, one sees a disturbing spectacle on the streets of African cities, whereby street sellers, sometimes women carrying their young children are chased off the streets. Such chases often lead to substantial losses for the sellers, who are also fleeced mercilessly by ta- collectors.

43. Informal sector activities are often set up at home, the location varies with the nature of enterprise. This is done in order to evade various types of taxes, but more importantly to avoid having to pay rent on the business premises and other attendant recurring expenditure.

Insufficient, even lack of resources

44. Women who engage in commercial activities often do so with monies given by or lent them by a relative. Such resources become more significant as the women have no access to credit because of current regulations which require the husband to guarantee the wife's loan. As such informal sector women have very limited funds at their disposal. In addition to their income-generating activities, the women also have to make many other expenditures on the family. In the end, the remainder of the money is often not enough for developing the enterprise.

Absence of the women concerned in the political arena

45. The absence of informal sector women from spheres of political decision making is an issue which is considered as important, but not always accorded its full weight. Through the female wings of political parties, some groups of women can rise to positions of decision making. However, because of their inadequacies, resulting from their lack of technical experience, they are not always able to present their problems in the right context, in such a manner as to push for the adoption of policies and strategies of benefit to a larger proportion of informal sector women, who are invisible, but whose contribution to national production is clearly obvious. It should be emphasized, on the other hand, that it is difficult for the women to ensure the follow-up of the political decisions affecting them because they do not remain in their official positions for long. This mobilization also impedes programming and dissemination of actions already taken, creating the impression of continuously repeating claims and recommendations which stand no chance of being implemented.

51. Obviously, if the use of female labour for domestic tasks were to be accompanied by social advantages, the women would be happy and it would help them to improve the living conditions of their families. However, this will not be the ultimate solution as far as development per se is concerned.

52. When employment policy becomes ad hoc, government policies are geared more towards the control of food prices or towards the support of the industrial sector or wholesale trading. The approach to the problem is based on macro-economic reasoning. However, the macro-economic approach, although vital, cannot take account of the social and sociological reality in Africa, particularly that the power structure, cultural values, organization and regulations. "Economic development goes beyond increasing value added and it could be defined as a process of structural changes leading to a lasting increase in national production, or as a process of change of the social relations corresponding to a release, a mobilization for the purpose of productive accumulation and ... to an increase in productivity and its distribution within a given environment"[11]. This brings to light the change in organization and management. For this reason, the development strategies defined at national level could also be extended to the regional level. Thus, a strategy conceived at national level for rural femal informal sector operators could perhaps have a wider impact if it is applied to a larger subregional or regional economic space. It also follows that the macro-economic approach to informal sector employment should not only be associated with a micro-economic approach, but also be linked to the economic environment, and of course to the economic operators, including women.

53. Whatever the response given the problem of the relation between the informal sector and development, it should be observed that the dissipation of the productive nature of the informal sector calls for its formalization to a certain extent, in fact, to prevent the harassment which the female informal sector operators are subjected to. It would be necessary to officially acknowledge their existence by giving them an identity, professional identity cards, for instance. Such action should be accompanied by measures which enable them to legally set up their businesses in various locations. Besides, measures could also be taken by government departments to supply the informal sector operators with raw materials, at least those raw materials for which the enterprises show promising prospects of promoting production and income.

54. To speed up the promotion of women's informal sector activities, it would be appropriate, through well-designed educational and cultural programmes, to reduce, even end, the numerous social prejudices against women. This is all the more important as inequalities exist between men and women at all levels of production and commercial activities. In this connection, we said some years ago that:

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[11] J. Bugnon et O. Sanfaçon in "La crise de la Planification africaine", La Revue Tiers Monde vol. XXVIII no. 110, Paris 1978, p. 430.

- while prices are fixed for the commercial products of husbands on the world market, the foodstuff produced by women and their participation in commercial agriculture bring no financial reward;

- while the wage employment of husbands on large plantation are often defined in quantity of work, the hours women put into the peasant domestic economy, the hours devoted to the four-fold production activity (involving household duties, food crop cultivation, cash crop production and marketable products sold on the local markets) are defined, as indicated in the study, as time-budget;

- while the waste or own account employment of husbands are accompanied by social benefits, in some countries, these same advantages are denied women, in the name of a bourgeois paternal family system in which the woman is supposed to be a "housewife"[12].

55. One of the means of providing an "honourable exit" from the clandestine informal sector for women, is therefore to formalize it. It remains to find out how the women can then have direct access to it. More importantly, an investigation should be conducted to determine how far governments are willing to specifically promote measure which are helpful to informal sector women, particularly with regard to taxation, various local rates and supplies.

Conclusions

56. After the political authorities have made their socio-economic choices, the question that will remain is whether the economic activities of the women should be conducted on individual basis or in groups. Whatever the solution adopted, the promotion of small-sized individual or collective enterprises should be an integral part of it.

57. There should, therefore, be the resolute will to assist the women to anticipate, plan, think about and manage, not only their businesses but also the affairs of the nation. In other words, a constant effort should be made to promote the access of women to activities hitherto reserved for men and improve the traditional areas of activity. The rural-urban gap should also be bridged. This in no way means that cities should be made rural or rural urban. What it means is the creation of a wide range of possibilities, which are flexible and operational as well as profitable for female informal sector operators in both urban and rural areas. One can well imagine the priority objectives of African informal sector operators to be the following:

- Recognition of their identity and reinforcement of their position on the markets;

- Promotion and development of their enterprises;

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[12] Fatoumata Agnes Diarra, "Rôle des sexes dans les communautés mediterrennes et en Afrique", Sociologie Contemporaine 1977 vol 25, pp. 393-420.

- Eradication of the prejudices and mistrust between informal se
women and government institutions;

- Finally, to ensure that economically active women are increasi
productive and grow in numbers in each African country.